

## CLAIMS

What is claimed is:

1. A method for processing loans comprising:
  - (a) receiving a loan application at a post-dated check lender from a debtor at a remote location;
  - (b) processing the loan application;
  - (c) dispensing the loan proceeds to the debtor in response to the loan.
2. The method for processing loans according to claim 1, wherein the method comprises receiving the loan application via a facsimile or scanner.
3. The method for processing loans according to claim 1, wherein the method comprises distributing the loan proceeds to the debtor in the form a check printed at the remote location.
4. The method for processing loans according to claim 1, wherein the method comprises obtaining digital information from the debtor's debit card.
5. The method for processing loans according to claim 1, wherein the method comprises receiving a copy of a check of the debtor via facsimile or scanner.
6. The method for processing loans according to claim

1, wherein the method comprises depositing funds into the account of the debtor so that they post to the debtor's account on the same date as the loan application.

7. The method for processing loans according to claim 1, wherein the method comprises dispensing funds directly to the debtor.

8. The method for processing loans according to claim 7, wherein the method comprises dispensing cash to the debtor.

9. The method for processing loans according to claim 8, wherein the method comprises dispensing a check to the debtor.

10. The method for processing loans according to claim 1, wherein the method comprises receiving the loan application at a central processing station and verifying information on the loan.

11. The method for processing loans according to claim 10, wherein the central processing station debits the debtor's account to repay the loan.

12. The method for processing loans according to claim 1, wherein the method comprises verifying the identity of the debtor.

13. The method for processing loans according to claim 12, wherein the identity of the debtor is verified by one of taking a photograph of the debtor, taking a retinal scan of the debtor or taking a finger print of the debtor.

14. A method of making funds available for immediate access from a lending institution to a loan applicant, comprising;

providing a loan application to a debtor at a payday loan machine;

receiving a transmission containing a completed loan application;

processing the completed loan application for approval of a loan; and

delivering funds upon approval of the loan application to the debtor at the payday loan machine.

15. The method of claim 14, wherein the payday loan machine comprises a facsimile machine.

16. The method of claim 14, wherein the payday loan

machine is located in one of the group consisting of a copy center, a mail receiving center, a mall, a grocery store and a convenience store.

17. The method of claim 14, further including providing confirmation or denial of the loan application via the payday loan machine.

18. The method of claim 14, further including withdrawing an amount from the applicant's bank account equal to the loan amount plus a loan fee on a date agreed upon by the lending institution and the applicant.

19. The method of claim 14, further receiving a request from the loan applicant for an extension of the repayment date via the payday loan machine, extending the date and charging the loan applicant an additional loan fee for the extension.

20. An apparatus for applying for loans and dispensing loan proceeds, the apparatus comprising:

means for transmitting information regarding a debtor to a central location;

means for supplying a loan contract to the debtor and for conveying execution of the contract to the central

location; and

means for dispensing funds to the debtor.

21. The apparatus of claim 20, wherein the means for transmitting information regarding the debtor comprises at least one of the group consisting of a scanner, a facsimile, a card reader, a keyboard and a camera.

22. The apparatus of claim 21, wherein the means for supplying a loan contract comprises at least one of the group consisting of a printer and a touch sensitive screen.

23. The apparatus of claim 22, wherein the means for dispensing funds comprises at least one of the group comprising a printer configured for printing checks and a cash dispenser.